

State Employees - Actives

January 1, 2005 Self-Insured Premium Rates

Based on State Contribution of \$280 per Budgeted Position plus \$12.0 Million from Trust Fund Reserve

	Total Monthly Health Premium	Less State Contribution	Total Monthly Health Employee Cost	HSA Mandatory Employee Contribution	HSA PPO Total Monthly Employee Cost	24thly Health Cost to Employee	24thly Health Cost Survey Completion Employee (or Spouse)	24thly Health Cost Survey Completion Employee and Spouse
EMPLOYEE ONLY								
BCBS PPO	\$469.96	(\$248.38)	\$221.58			\$110.79	\$105.79	
NovaSys PPO	\$469.46	(\$248.38)	\$221.08			\$110.54	\$105.54	
Health Advantage POS	\$350.66	(\$248.38)	\$102.28			\$51.14	\$46.14	
NovaSys POS	\$350.16	(\$248.38)	\$101.78			\$50.89	\$45.89	
QualChoice POS	\$338.04	(\$248.38)	\$89.66			\$44.83	\$39.83	
Health Advantage HMO	\$342.90	(\$248.38)	\$94.52			\$47.26	\$42.26	
NovaSys HMO	\$342.40	(\$248.38)	\$94.02			\$47.01	\$42.01	
QualChoice HMO	\$326.14	(\$248.38)	\$77.76			\$38.88	\$33.88	
NovaSys HSA PPO	\$304.42	(\$248.38)	\$56.04	\$20.00	\$76.04	\$38.02	\$33.02	
EMPLOYEE & SPOUSE								
BCBS PPO	\$1,121.62	(\$479.90)	\$641.72			\$320.86	\$315.86	\$310.86
NovaSys PPO	\$1,121.12	(\$479.90)	\$641.22			\$320.61	\$315.61	\$310.61
Health Advantage POS	\$835.30	(\$479.90)	\$355.40			\$177.70	\$172.70	\$167.70
NovaSys POS	\$834.80	(\$479.90)	\$354.90			\$177.45	\$172.45	\$167.45
QualChoice POS	\$805.00	(\$479.90)	\$325.10			\$162.55	\$157.55	\$152.55
Health Advantage HMO	\$816.64	(\$479.90)	\$336.74			\$168.37	\$163.37	\$158.37
NovaSys HMO	\$816.14	(\$479.90)	\$336.24			\$168.12	\$163.12	\$158.12
QualChoice HMO	\$776.44	(\$479.90)	\$296.54			\$148.27	\$143.27	\$138.27
NovaSys HSA PPO	\$713.42	(\$479.90)	\$233.52	\$20.00	\$253.52	\$126.76	\$121.76	\$116.76
EMPLOYEE & CHILD(REN)								
BCBS PPO	\$700.49	(\$331.75)	\$368.74			\$184.37	\$179.37	
NovaSys PPO	\$699.99	(\$331.75)	\$368.24			\$184.12	\$179.12	
Health Advantage POS	\$521.55	(\$331.75)	\$189.80			\$94.90	\$89.90	
NovaSys POS	\$521.03	(\$331.75)	\$189.28			\$94.64	\$89.64	
QualChoice POS	\$502.61	(\$331.75)	\$170.86			\$85.43	\$80.43	
Health Advantage HMO	\$509.87	(\$331.75)	\$178.12			\$89.06	\$84.06	
NovaSys HMO	\$509.37	(\$331.75)	\$177.62			\$88.81	\$83.81	
QualChoice HMO	\$484.75	(\$331.75)	\$153.00			\$76.50	\$71.50	
NovaSys HSA PPO	\$448.09	(\$331.75)	\$116.34	\$20.00	\$136.34	\$68.17	\$63.17	
EMPLOYEE & FAMILY								
BCBS PPO	\$1,242.59	(\$524.43)	\$718.16			\$359.08	\$354.08	\$349.08
NovaSys PPO	\$1,242.07	(\$524.43)	\$717.64			\$358.82	\$353.82	\$348.82
Health Advantage POS	\$926.43	(\$524.43)	\$402.00			\$201.00	\$196.00	\$191.00
NovaSys POS	\$925.93	(\$524.43)	\$401.50			\$200.75	\$195.75	\$190.75
QualChoice POS	\$892.97	(\$524.43)	\$368.54			\$184.27	\$179.27	\$174.27
Health Advantage HMO	\$905.83	(\$524.43)	\$381.40			\$190.70	\$185.70	\$180.70
NovaSys HMO	\$905.33	(\$524.43)	\$380.90			\$190.45	\$185.45	\$180.45
QualChoice HMO	\$861.43	(\$524.43)	\$337.00			\$168.50	\$163.50	\$158.50
NovaSys HSA PPO	\$790.17	(\$524.43)	\$265.74	\$20.00	\$285.74	\$142.87	\$137.87	\$132.87

*Participation in the "HSA PPO (High Deductible)" plan and the Health Savings Account (HSA) are tied. A minimum mandatory member contribution of \$20.00 per month to the HSA is required for participation in the NovaSys HSA High Deductible PPO plan. The Health Savings Account must adhere to federal guidelines.

State Retirees not Medicare Primary Rates

January 1, 2005 Self-Insured Premium Rates
Based on State Contribution of \$280 per Budgeted Position plus \$12.0 Million from Trust Fund Reserve

	Total Monthly Premium	State Contribution	Total Monthly Retiree Cost	*HSA Mandatory Contribution	*HSA PPO Total Monthly Retiree Cost
RETIREE ONLY					
BCBS PPO	\$696.52	(\$194.12)	\$502.40		
NovaSys PPO	\$696.00	(\$194.12)	\$501.88		
Health Advantage POS	\$473.62	(\$194.12)	\$279.50		
NovaSys POS	\$473.12	(\$194.12)	\$279.00		
QualChoice POS	\$468.42	(\$194.12)	\$274.30		
Health Advantage HMO	\$460.88	(\$194.12)	\$266.76		
NovaSys HMO	\$460.38	(\$194.12)	\$266.26		
QualChoice HMO	\$440.48	(\$194.12)	\$246.36		
NovaSys HSA PPO	\$404.54	(\$194.12)	\$210.42	\$20.00	\$230.42
RETIREE & SPOUSE					
BCBS PPO	\$1,392.78	(\$342.16)	\$1,050.62		
NovaSys PPO	\$1,392.28	(\$342.16)	\$1,050.12		
Health Advantage POS	\$947.00	(\$342.16)	\$604.84		
NovaSys POS	\$946.50	(\$342.16)	\$604.34		
QualChoice POS	\$936.56	(\$342.16)	\$594.40		
Health Advantage HMO	\$921.52	(\$342.16)	\$579.36		
NovaSys HMO	\$921.02	(\$342.16)	\$578.86		
QualChoice HMO	\$880.72	(\$342.16)	\$538.56		
NovaSys HSA PPO	\$800.88	(\$342.16)	\$458.72	\$20.00	\$478.72
RETIREE & CHILD(REN)					
BCBS PPO	\$1,083.57	(\$295.53)	\$788.04		
NovaSys PPO	\$1,083.07	(\$295.53)	\$787.54		
Health Advantage POS	\$726.93	(\$295.53)	\$431.40		
NovaSys POS	\$726.43	(\$295.53)	\$430.90		
QualChoice POS	\$718.59	(\$295.53)	\$423.06		
Health Advantage HMO	\$706.53	(\$295.53)	\$411.00		
NovaSys HMO	\$706.03	(\$295.53)	\$410.50		
QualChoice HMO	\$673.89	(\$295.53)	\$378.36		
NovaSys HSA PPO	\$615.91	(\$295.53)	\$320.38	\$20.00	\$340.38
RETIREE & FAMILY					
BCBS PPO	\$2,025.38	(\$531.76)	\$1,493.62		
NovaSys PPO	\$2,024.88	(\$531.76)	\$1,493.12		
Health Advantage POS	\$1,356.76	(\$531.76)	\$825.00		
NovaSys POS	\$1,356.26	(\$531.76)	\$824.50		
QualChoice POS	\$1,341.12	(\$531.76)	\$809.36		
Health Advantage HMO	\$1,318.54	(\$531.76)	\$786.78		
NovaSys HMO	\$1,318.02	(\$531.76)	\$786.26		
QualChoice HMO	\$1,257.34	(\$531.76)	\$725.58		
NovaSys HSA PPO	\$1,142.46	(\$531.76)	\$610.70	\$20.00	\$630.70
RETIREE & MEDICARE SPOUSE					
BCBS PPO	\$958.49	(\$210.99)	\$747.50		
NovaSys PPO	\$957.97	(\$210.99)	\$746.98		
Health Advantage POS	\$676.17	(\$210.99)	\$465.18		
NovaSys POS	\$675.67	(\$210.99)	\$464.68		
QualChoice POS	\$669.55	(\$210.99)	\$458.56		
Health Advantage HMO	\$660.03	(\$210.99)	\$449.04		
NovaSys HMO	\$659.53	(\$210.99)	\$448.54		
QualChoice HMO	\$634.19	(\$210.99)	\$423.20		
NovaSys HSA PPO	\$575.89	(\$210.99)	\$364.90	\$20.00	\$384.90
RETIREE & MEDICARE SPOUSE & CHILD(REN)					
BCBS PPO	\$1,117.44	(\$239.76)	\$877.68		
NovaSys PPO	\$1,116.94	(\$239.76)	\$877.18		
Health Advantage POS	\$790.56	(\$239.76)	\$550.80		
NovaSys POS	\$790.06	(\$239.76)	\$550.30		
QualChoice POS	\$782.92	(\$239.76)	\$543.16		
Health Advantage HMO	\$771.86	(\$239.76)	\$532.10		
NovaSys HMO	\$771.36	(\$239.76)	\$531.60		
QualChoice HMO	\$741.96	(\$239.76)	\$502.20		
NovaSys HSA PPO	\$672.12	(\$239.76)	\$432.36	\$20.00	\$452.36

*Participation in the "HSA PPO (High Deductible)" plan and the Health Savings Account (HSA) are tied. A minimum mandatory member contribution of \$20.00 per month to the HSA is required for participation in the NovaSys HSA High Deductible PPO plan. The Health Savings Account must adhere to federal guidelines.

State Retirees Medicare Primary Rates

January 1, 2005 Self-Insured Premium Rates

Based on State Contribution of \$280 per Budgeted Position plus \$12.0 Million from Trust Fund Reserve

	Total Monthly Premium	State Contribution	Total Monthly Retiree Cost
RETIREE MEDICARE ONLY			
BCBS PPO	\$262.22	(\$60.52)	\$201.70
NovaSys PPO	\$261.70	(\$60.52)	\$201.18
Health Advantage POS	\$202.80	(\$60.52)	\$142.28
NovaSys POS	\$202.28	(\$60.52)	\$141.76
QualChoice POS	\$201.40	(\$60.52)	\$140.88
Health Advantage HMO	\$199.40	(\$60.52)	\$138.88
NovaSys HMO	\$198.90	(\$60.52)	\$138.38
QualChoice HMO	\$193.96	(\$60.52)	\$133.44
RETIREE MEDICARE & SPOUSE			
BCBS PPO	\$958.49	(\$210.99)	\$747.50
NovaSys PPO	\$957.97	(\$210.99)	\$746.98
Health Advantage POS	\$676.17	(\$210.99)	\$465.18
NovaSys POS	\$675.67	(\$210.99)	\$464.68
QualChoice POS	\$669.55	(\$210.99)	\$458.56
Health Advantage HMO	\$660.03	(\$210.99)	\$449.04
NovaSys HMO	\$659.53	(\$210.99)	\$448.54
QualChoice HMO	\$634.19	(\$210.99)	\$423.20
RETIREE MEDICARE & CHILD(REN)			
BCBS PPO	\$412.33	(\$124.23)	\$288.10
NovaSys PPO	\$411.81	(\$124.23)	\$287.58
Health Advantage POS	\$308.33	(\$124.23)	\$184.10
NovaSys POS	\$307.83	(\$124.23)	\$183.60
QualChoice POS	\$305.89	(\$124.23)	\$181.66
Health Advantage HMO	\$302.37	(\$124.23)	\$178.14
NovaSys HMO	\$301.87	(\$124.23)	\$177.64
QualChoice HMO	\$292.87	(\$124.23)	\$168.64
RETIREE MEDICARE & SPOUSE & CHILD(REN)			
BCBS PPO	\$1,117.44	(\$239.76)	\$877.68
NovaSys PPO	\$1,116.94	(\$239.76)	\$877.18
Health Advantage POS	\$790.56	(\$239.76)	\$550.80
NovaSys POS	\$790.06	(\$239.76)	\$550.30
QualChoice POS	\$782.92	(\$239.76)	\$543.16
Health Advantage HMO	\$771.86	(\$239.76)	\$532.10
NovaSys HMO	\$771.36	(\$239.76)	\$531.60
QualChoice HMO	\$741.96	(\$239.76)	\$502.20
RETIREE MEDICARE & SPOUSE MEDICARE			
BCBS PPO	\$524.18	(\$117.18)	\$407.00
NovaSys PPO	\$523.66	(\$117.18)	\$406.48
Health Advantage POS	\$405.32	(\$117.18)	\$288.14
NovaSys POS	\$404.82	(\$117.18)	\$287.64
QualChoice POS	\$402.54	(\$117.18)	\$285.36
Health Advantage HMO	\$398.52	(\$117.18)	\$281.34
NovaSys HMO	\$398.02	(\$117.18)	\$280.84
QualChoice HMO	\$387.66	(\$117.18)	\$270.48
RETIREE MEDICARE & SPOUSE MEDICARE & CHILD(REN)			
BCBS PPO	\$703.00	(\$191.92)	\$511.08
NovaSys PPO	\$702.50	(\$191.92)	\$510.58
Health Advantage POS	\$532.12	(\$191.92)	\$340.20
NovaSys POS	\$531.60	(\$191.92)	\$339.68
QualChoice POS	\$528.12	(\$191.92)	\$336.20
Health Advantage HMO	\$522.34	(\$191.92)	\$330.42
NovaSys HMO	\$521.84	(\$191.92)	\$329.92
QualChoice HMO	\$506.70	(\$191.92)	\$314.78

Note: IRS Federal law states that Medicare eligible persons are not eligible for a Health Savings Account (HSA) and under our plan, they are not eligible for the NovaSys HSA PPO plan.

State Employees- COBRA Rates

January 1, 2005 Self-Insured Premium Rates
Based on State Contribution of \$280 per Budgeted Position plus \$12.0 Million from Trust Fund Reserve

	Total Monthly Premium	*HSA Mandatory Contribution	*HSA PPO Total Monthly Premium	Health Cost Survey Survey Completion Employee (or Spouse)	Health Cost Survey Survey Completion Employee and Spouse
EMPLOYEE ONLY					
BCBS PPO	\$479.36			\$469.16	
NovaSys PPO	\$478.85			\$468.65	
Health Advantage POS	\$357.67			\$347.47	
NovaSys POS	\$357.16			\$346.96	
QualChoice POS	\$344.80			\$334.60	
Health Advantage HMO	\$349.76			\$339.56	
NovaSys HMO	\$349.25			\$339.05	
QualChoice HMO	\$332.66			\$322.46	
NovaSys HSA PPO	\$310.91	\$20.00	\$330.91	\$320.71	
EMPLOYEE & SPOUSE					
BCBS PPO	\$1,144.05			\$1,133.85	\$1,123.65
NovaSys PPO	\$1,143.54			\$1,133.34	\$1,123.14
Health Advantage POS	\$852.01			\$841.81	\$831.61
NovaSys POS	\$851.50			\$841.30	\$831.10
QualChoice POS	\$821.10			\$810.90	\$800.70
Health Advantage HMO	\$832.97			\$822.77	\$812.57
NovaSys HMO	\$832.46			\$822.26	\$812.06
QualChoice HMO	\$791.97			\$781.77	\$771.57
NovaSys HSA PPO	\$728.09	\$20.00	\$748.09	\$737.89	\$727.69
EMPLOYEE & CHILD(REN)					
BCBS PPO	\$714.50			\$704.30	
NovaSys PPO	\$713.99			\$703.79	
Health Advantage POS	\$531.98			\$521.78	
NovaSys POS	\$531.45			\$521.25	
QualChoice POS	\$512.66			\$502.46	
Health Advantage HMO	\$520.07			\$509.87	
NovaSys HMO	\$519.56			\$509.36	
QualChoice HMO	\$494.45			\$484.25	
NovaSys HSA PPO	\$457.45	\$20.00	\$477.45	\$467.25	
EMPLOYEE & FAMILY					
BCBS PPO	\$1,267.44			\$1,257.24	\$1,247.04
NovaSys PPO	\$1,266.91			\$1,256.71	\$1,246.51
Health Advantage POS	\$944.96			\$934.76	\$924.56
NovaSys POS	\$944.45			\$934.25	\$924.05
QualChoice POS	\$910.83			\$900.63	\$890.43
Health Advantage HMO	\$923.95			\$913.75	\$903.55
NovaSys HMO	\$923.44			\$913.24	\$903.04
QualChoice HMO	\$878.66			\$868.46	\$858.26
NovaSys HSA PPO	\$806.37	\$20.00	\$826.37	\$816.17	\$805.97

*Participation in the "HSA PPO (High Deductible)" plan and the Health Savings Account (HSA) are tied. A minimum mandatory member contribution of \$20.00 per month to the HSA is required for participation in the NovaSys HSA High Deductible PPO plan. The Health Savings Account must adhere to federal guidelines.

State Employees- Leave Without Pay (LWOP) Rates

January 1, 2005 Self-Insured Premium Rates

	Total Monthly Premium Paid to EBD	Health Cost Survey Survey Completion Employee (or Spouse) Paid to EBD	Health Cost Survey Survey Completion Employee and Spouse Paid to EBD	*HSA Mandatory Contribution Paid to DataPath
EMPLOYEE ONLY				
BCBS PPO	\$474.76	\$464.76		
NovaSys PPO	\$474.26	\$464.26		
Health Advantage POS	\$355.46	\$345.46		
NovaSys POS	\$354.96	\$344.96		
QualChoice POS	\$342.84	\$332.84		
Health Advantage HMO	\$347.70	\$337.70		
NovaSys HMO	\$347.20	\$337.20		
QualChoice HMO	\$330.94	\$320.94		
NovaSys HSA PPO	\$309.22	\$299.22		\$20.00
EMPLOYEE & SPOUSE				
BCBS PPO	\$1,126.42	\$1,116.42	\$1,106.42	
NovaSys PPO	\$1,125.92	\$1,115.92	\$1,105.92	
Health Advantage POS	\$840.10	\$830.10	\$820.10	
NovaSys POS	\$839.60	\$829.60	\$819.60	
QualChoice POS	\$809.80	\$799.80	\$789.80	
Health Advantage HMO	\$821.44	\$811.44	\$801.44	
NovaSys HMO	\$820.94	\$810.94	\$800.94	
QualChoice HMO	\$781.24	\$771.24	\$761.24	
NovaSys HSA PPO	\$718.22	\$708.22	\$698.22	\$20.00
EMPLOYEE & CHILD(REN)				
BCBS PPO	\$705.29	\$695.29		
NovaSys PPO	\$704.79	\$694.79		
Health Advantage POS	\$526.35	\$516.35		
NovaSys POS	\$525.83	\$515.83		
QualChoice POS	\$507.41	\$497.41		
Health Advantage HMO	\$514.67	\$504.67		
NovaSys HMO	\$514.17	\$504.17		
QualChoice HMO	\$489.55	\$479.55		
NovaSys HSA PPO	\$452.89	\$442.89		\$20.00
EMPLOYEE & FAMILY				
BCBS PPO	\$1,247.39	\$1,237.39	\$1,227.39	
NovaSys PPO	\$1,246.87	\$1,236.87	\$1,226.87	
Health Advantage POS	\$931.23	\$921.23	\$911.23	
NovaSys POS	\$930.73	\$920.73	\$910.73	
QualChoice POS	\$897.77	\$887.77	\$877.77	
Health Advantage HMO	\$910.63	\$900.63	\$890.63	
NovaSys HMO	\$910.13	\$900.13	\$890.13	
QualChoice HMO	\$866.23	\$856.23	\$846.23	
NovaSys HSA PPO	\$794.97	\$784.97	\$774.97	\$20.00

* The HSA \$20.00 payment must be paid separately to DataPath through their web site. The web address is www.datapath.com.

Participation in the "HSA PPO (High Deductible)" plan and the Health Savings Account (HSA) are tied. A minimum mandatory member contribution of \$20.00 per month to the HSA is required for participation in the NovaSys HSA High Deductible PPO plan. The Health Savings Account must adhere to federal guidelines.